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In the opinion of the committee the loan systems in force in Ireland were in most features unsuited to the credit needs of agriculture. The joint stock banks were unable to furnish the demands of the farmers; private money-lenders were ruinous and the rural credit societies inadequate and mismanaged.

A large portion of the report is devoted to the subject of co-operative credit with a view to emphasizing the special needs of small farmers. Recommendations were made regarding the reorganization of existing societies along the line of co-operative share-capital institutions with limited liabilities and under state supervision; and it was also urged that the state refrain from granting loans because of the discouragement to the thrift of borrowing societies, as witnessed by past experiences. Special attention is given to the question of long-term loans and the practice of mortgaging lands in Ireland. The information given is very valuable from a statistical standpoint. The establishment of long-term credit institutions on *Landschaften* lines may become a necessity if existing systems cannot be revised. Elaborate as is the report, its extensive information is made easily available by means of paragraph headings, side notes, and summaries. It is a very valuable document.

Kapital und Kapitalzins. Erste Abteilung. Geschichte und Kritik der Kapitalzinstheorien. By EUGEN VON BÖHM-BAWERK. 3d ed. Innsbruck: Die Wagner'sche Universitäts-Buchhandlung, 1914. 8vo, pp. xxxv+747. M. 18.

The third edition of *Geschichte und Kritik der Kapitalzinstheorien* issued only a very short while before the author's death, has not made extensive changes in the book as revised for the second edition in 1900. Several new pages discuss Dr. H. Oswald's theory of interest, but aside from that and from other briefer interpolations, comments on recent developments have been confined to the notes. The author observes that he has had no desire to make of his historical critique a mere chronicle.

Problems of Community Life. By SEBA ELDRIDGE. New York: Thomas Y. Crowell Co., 1915. Crown 8vo, pp. ix+180. \$1.00.

This is a social survey of a great urban community, showing not so much what has been done as what remains to do. In outline form it presents the complexities of sixty distinct problems which, although referring particularly to New York, are more or less common to all large cities. As a revelation of the stupendous task awaiting workers and of the possibilities lying in co-ordinated and rightly directed efforts, this compilation is exceedingly valuable. It should serve a good purpose as a textbook for students in universities and in the field.